

**Table I.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	60.2%	70.7%	73.5%	69.5%	64.3%	54.5%	72.3%	58.0%
Industry group **								
Agric., fish., forest.	59.5%	63.7%	44.9% *	60.0%	69.8%	53.4%	58.2%	59.9%
Mining and manufacturing	61.1%	69.2%	75.9%	70.5%	62.7%	56.9%	74.7%	59.8%
Construction	70.6%	71.5%	71.6%	76.5%	73.4%	57.9%	72.5%	69.6%
Utilities and transp.	52.6%	61.3%	75.1%	61.7%	51.5%	50.1%	69.5%	50.6%
Wholesale trade	64.0%	65.0%	77.5%	69.5%	61.5%	59.9%	73.9%	60.9%
Fin. svcs. and real estate	53.6%	73.5%	82.7%	67.7%	55.8%	48.9%	76.0%	50.9%
Retail trade	57.1%	78.2%	73.2%	64.8%	70.2%	48.6%	71.4%	54.5%
Professional services	61.8%	67.4%	73.4%	68.6%	64.9%	58.0%	71.5%	60.1%
Other services	62.1%	73.5%	67.2%	71.6%	69.6%	55.1%	71.4%	60.1%
Ownership								
For profit, incorporated	58.5%	68.6%	73.6%	70.3%	63.0%	52.3%	72.5%	56.0%
For profit, unincorporated	61.3%	75.0%	76.9%	66.6%	64.7%	51.3%	72.8%	58.0%
Nonprofit	66.5%	72.5%	66.6%	68.9%	68.1%	65.2%	70.1%	66.1%
Age of firm								
Less than 5 years	65.4%	73.8%	78.5%	63.5%	56.5%	58.9%	73.1%	57.6%
5-9 years	69.3%	65.4%	79.6%	77.5%	61.2%	58.3%	72.6%	66.9%
10-19 years	66.2%	74.2%	71.5%	76.3%	66.6%	49.7%	73.9%	61.9%
20 or more years	58.8%	69.2%	71.9%	66.9%	64.7%	54.7%	71.4%	57.4%
Multi/single status								
2 or more locations	56.5%	59.4%	75.3%	66.2%	63.5%	54.1%	73.2%	56.1%
1 location only	69.3%	71.0%	73.3%	70.5%	65.4%	67.6%	72.2%	66.8%
Percent full-time employees								
Less than 25%	63.6%	36.8%	74.0%	72.6%	73.7%	57.6%	65.2%	63.2%
25-49 %	60.1%	74.7%	68.6%	62.6%	64.6%	56.7%	70.8%	58.5%
50-74 %	62.1%	69.8%	73.6%	61.2%	64.8%	58.5%	70.1%	60.2%
75% or more	60.0%	71.5%	73.6%	70.6%	64.0%	54.0%	72.8%	57.7%
Union presence								
No union employees	61.8%	70.7%	74.0%	69.3%	64.8%	55.5%	72.4%	59.4%
Has union employees	53.8%	70.5%	62.4%	72.7%	60.1%	52.0%	70.9%	53.2%
Percent low-wage employees								
50% or more low-wage	54.7%	70.6%	69.3%	65.8%	68.3%	47.1%	69.2%	53.1%
Less than 50% low-wage	60.9%	70.7%	73.7%	69.8%	63.8%	55.5%	72.5%	58.6%
Percent women employees								
Less than 25%	61.1%	67.5%	71.3%	70.2%	66.9%	51.4%	71.5%	58.1%
25-49 %	59.3%	75.5%	79.6%	71.3%	63.1%	53.4%	76.2%	56.9%
50-74 %	59.7%	72.2%	76.0%	67.3%	60.0%	56.8%	71.9%	58.0%
75% or more	61.1%	68.6%	68.5%	67.6%	68.2%	56.0%	69.7%	59.5%
Percent age 50 or older employees								
Less than 25%	62.6%	74.6%	73.8%	72.0%	65.4%	55.0%	74.1%	59.6%
25-49 %	57.4%	70.7%	72.3%	67.8%	62.7%	53.2%	70.5%	56.0%
50-74 %	63.5%	63.8%	74.8%	66.4%	65.9%	59.3%	71.2%	61.7%
75% or more	69.2%	67.9%	74.4%	64.6%	69.8%	71.1%	70.4%	68.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.84%	1.67%	1.26%	1.30%	1.12%	0.96%	0.85%
Industry group **								
Agric., fish., forest.	7.78%	11.55%	14.42% *	15.02%	11.51%	14.44%	8.57%	9.77%
Mining and manufacturing	1.62%	7.90%	4.13%	3.36%	3.24%	2.28%	2.73%	1.76%
Construction	2.31%	6.44%	4.29%	3.44%	4.58%	6.16%	2.66%	3.34%
Utilities and transp.	2.89%	13.17%	9.63%	6.72%	6.82%	3.67%	5.65%	3.12%
Wholesale trade	2.12%	7.83%	5.48%	3.99%	4.09%	3.62%	3.59%	2.50%
Fin. svcs. and real estate	1.77%	4.76%	3.99%	4.39%	4.09%	2.24%	2.95%	1.91%
Retail trade	2.28%	4.71%	5.16%	4.29%	3.70%	3.26%	3.07%	2.61%
Professional services	1.49%	3.30%	3.33%	2.52%	2.06%	2.28%	1.86%	1.70%
Other services	2.48%	3.64%	4.30%	2.91%	3.71%	3.82%	2.20%	2.90%
Ownership								
For profit, incorporated	0.93%	2.28%	1.82%	1.49%	1.66%	1.35%	1.11%	1.06%
For profit, unincorporated	1.65%	3.76%	3.59%	3.14%	3.32%	2.79%	2.26%	1.98%
Nonprofit	1.59%	5.14%	7.47%	3.62%	2.63%	2.29%	3.60%	1.71%
Age of firm								
Less than 5 years	3.92%	4.88%	6.35%	4.82%	8.81%	8.96%	3.42%	6.17%
5-9 years	2.44%	5.49%	3.95%	3.55%	5.20%	8.05%	2.85%	3.67%
10-19 years	3.03%	3.34%	3.32%	2.60%	3.43%	8.68%	1.89%	4.37%
20 or more years	0.81%	2.64%	2.21%	1.60%	1.38%	1.11%	1.28%	0.88%
Multi/single status								
2 or more locations	0.94%	13.77%	4.09%	2.32%	1.41%	1.14%	2.78%	0.95%
1 location only	1.01%	1.84%	1.80%	1.49%	2.40%	4.76%	1.03%	1.67%
Percent full-time employees								
Less than 25%	3.22%	8.94%	8.02%	6.36%	7.08%	3.99%	6.38%	3.67%
25-49 %	2.56%	5.98%	5.66%	4.20%	3.92%	3.95%	3.27%	2.91%
50-74 %	1.94%	4.35%	4.15%	4.47%	4.58%	2.92%	2.68%	2.29%
75% or more	0.83%	2.11%	1.90%	1.37%	1.43%	1.25%	1.08%	0.95%
Union presence								
No union employees	0.83%	1.85%	1.62%	1.30%	1.32%	1.38%	0.97%	0.97%
Has union employees	1.73%	11.83%	12.48%	4.93%	4.82%	1.93%	5.88%	1.77%
Percent low-wage employees								
50% or more low-wage	2.02%	6.06%	5.02%	3.79%	2.85%	2.72%	3.11%	2.18%
Less than 50% low-wage	0.80%	1.92%	1.74%	1.33%	1.40%	1.22%	1.01%	0.92%
Percent women employees								
Less than 25%	1.73%	3.24%	2.65%	2.06%	2.25%	3.05%	1.55%	2.09%
25-49 %	1.29%	3.99%	3.10%	2.66%	2.65%	1.80%	2.06%	1.42%
50-74 %	1.23%	3.85%	4.11%	2.77%	2.59%	1.66%	2.29%	1.35%
75% or more	1.78%	3.53%	3.67%	2.76%	2.81%	2.68%	2.02%	2.04%
Percent age 50 or older employees								
Less than 25%	1.16%	2.58%	2.48%	1.77%	2.08%	1.92%	1.37%	1.38%
25-49 %	1.15%	4.14%	3.00%	2.16%	1.91%	1.55%	1.86%	1.24%
50-74 %	1.57%	4.39%	3.82%	3.31%	3.54%	2.42%	2.28%	1.86%
75% or more	3.11%	4.90%	6.15%	10.32%	8.08%	6.01%	3.58%	5.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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